

## AMENDMENTS TO THE CLAIMS:

The listing of claims will replace all prior versions, and listings, of claims in the application:

### LISTING OF CLAIMS:

1. (Currently amended) A method of controlling the allocation of investment funds of a user, including the steps of:

selecting ~~[[from]]~~ a set of industry standard rules for ~~distinguishing~~  
categorizing investment asset classes;

selecting, from the selected set of industry standard rules, different asset classes in which the user is to have investments;

selecting the investment limits in which the user is to have investments in the different asset classes selected by the user; ~~[[and]]~~

determining when the user is to be notified that the user's investment in an individual one of the different asset classes is outside of the investment limits established by the user for the individual ones of the different asset classes;

selecting a mode by which the user is to be notified that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes; and

identifying conditions when the selected mode will be changed to escalate the notification to the user that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes.

2. (Currently amended) A method as set forth in claim 1, including the step of:

~~selecting the mode by which a frequency of notification that~~ the user is to be notified that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes and selecting conditions when the frequency of notification will be changed to escalate the importance of the notification to the user.

3. (Original) A method as set forth in claim 1 wherein

after the user receives notification that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes, the user determines what changes, if any, the user wishes to make in the rules by which the user's investment funds are allocated.

4. (Currently amended) A method as set forth in claim 1 wherein

the determination is made ~~in real time~~ at pre-selected intervals and wherein the user is notified ~~in real time~~ of the determination when the determination is made.

5. (Currently amended) A method as set forth in claim 1 wherein

the user selects the mode by which the user is to be notified that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes and wherein

after the user receives notification that the user's investment in individual ones of the different asset classes is outside of the limits established by the user for these asset classes, the user determines what changes, if any, the user wishes to make in the rules by which his investment funds are allocated and wherein

the determination of what changes, if any, the user wishes to make in the rules by which his investment funds are allocated is made in ~~real time~~ at pre-selected intervals and wherein

the user is notified ~~in real time~~ of the determination when the determination is made.

6. (Currently amended) A method of controlling the allocation of investment funds for a user acting on behalf of a participant, including the steps of:

selecting, from a set of industry standard rules, investment asset classes to govern the investment of the user for the participant,

selecting the investment limits in which the user is to provide investments in different one of the selected asset classes for the participant, [[and]]

determining when the user is to be notified that the investments for the user in the individual ones of the different asset classes are outside of the investment limits established by the user in the individual ones of the asset classes;

determining a mode that is to be used to notify the user; and

determining at least one condition when the mode is to be changed to escalate the notification to the user.

7. (Original) A method as set forth in claim 6 wherein

the user represents himself or herself.

8. (Original) A method as set forth in claim 6 wherein

the user represents an individual other than the user.

9. (Original) A method as set forth in claim 6 wherein

the user represents a group or class of individuals.

10. (Original) A method as set forth in claim 6 wherein

when the investment in an individual one of the asset classes selected by the user is in excess of limits established by the asset class, dealing with the excess in accordance with instructions from the user.

11. (Original) A method as set forth in claim 6 wherein

when the investment in an individual one of the asset classes selected by the user is in excess of limits established by the user for the asset class, dealing with the excess in accordance with one of the following relationships: (a) acknowledging the situation but taking no remedial action, (b) changing the diversification limits in the individual one of the asset classes or (c) changing the asset allocation.

12. (Canceled)

13. (Original) A method as set forth in claim 6 wherein

the user represents (a) himself or herself, (b) an individual other than the user or (c) a group or class of individuals and wherein

when the investment in an individual one of the asset classes selected by the user is in excess of the limit established by the user for the asset class, dealing with the excess in accordance with instructions from the user.

14. (Currently amended) A method as set forth in claim 10 wherein

when the investment in an individual one of the asset classes selected by the user is in excess of the limit established by the user for the asset class, dealing with the excess in accordance with one of the following relationships: (a) acknowledging the

situation but taking no remedial action, (b) changing the diversification limits in the individual one of the asset classes or (c) changing the asset allocation and wherein

~~[[the]] a frequency of or the mode of communicating to notifying~~ the user is changed when the investment in an individual one of the asset classes is in excess of the limit established by the user for the asset class.

15. (Currently amended) In a method of controlling the allocation of investment funds for a user, the steps of:

establishing a plurality of asset classes for the user's investment and a limit for the user's investment in each of the asset classes,

periodically determining the user's investment in each of the asset classes,  
[[and]]

providing a notification to the user, upon each periodic determination, whether or not the user's investment in each asset class exceeds the limit established by the user for the asset class, and

changing the periodicity of the notification when the notification indicates that the investment of the user in at least an individual one of the asset classes exceeds the investment limit for the assets in the asset class.

16. (Original) In a method as set forth in claim 15, the step of:

determining from the user, upon each notification to the user, whether the user wishes to change any of the asset classes or the investment limit in any of the asset classes.

17. (Original) In a method as set forth in claim 16, the step of:

providing the notification to the user in a notification mode selected by the user.

18. (Canceled)

19. (Original) In a method as set forth in claim 16, the step of:

changing the asset classes and the particular limits in each of the asset classes when the user provides a notification to this effect.

20. (Original) In a method as set forth in claim 16, the step of:

receiving from the user, upon a notification to the user of an excess above a specified limit in an asset class, one of the following: (a) an acknowledgement of the notification without any change in any of the asset classes, (b) a change in the limits in at least one of the asset classes and (c) a change in the allocation of the investments among the asset classes.

21. (Currently amended) In a method of controlling the allocation of investment funds of a user, the steps of:

designating an individual one of a plurality of asset classification systems,

selecting, in the designated one of the asset classification systems, asset classes in which investments are to be provided, [[and]]

periodically ~~indicating to~~ notifying the user the investments in each of the selected asset classes and the values of these investments in a notification mode selected by the user, and

escalating the notification to the user in accordance with at least one selected condition by changing the notification mode or periodicity of the notification to the user.

22. (Canceled)

23. (Original) In a method as set forth in claim 21 where

the notification mode includes regular mail, facsimile, e-mail and system alert messages.

24. (Original) In a method as set forth in claim 21, the step of:

providing an opportunity to the user to change the asset classes in which investments are made for the user.